CLAIMS

What is claimed is:

1. A method for providing rewards to a member consumer in connection with the purchase of goods or services at a member business, the method comprising:

5   receiving transaction information including information identifying a consumer, information identifying a business, and information pertaining to the purchase of a good or service by the consumer at the business;

determining if the consumer identified in the transaction information is the member consumer;

10   determining if the business identified in the transaction information is the member business; and

if it is determined that the consumer is the member consumer and the business is the member business, determining from the information pertaining to the purchase of the good or service by the consumer at the business if the consumer has fulfilled the

15   requirement of a rewards program of the member business and, if so, providing the reward to the member consumer.

2. The method as recited in claim 1, further comprising the step of settling the reward with the member business.

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3. The method as recited in claim 1, further comprising the step of maintaining a record of rewards earned by the member consumer.

4. The method as recited in claim 1, further comprising the step of informing the member consumer of the reward when earned.

5. The method as recited in claim 1, further comprising the step of informing the member business of the reward when earned.

6. The method as recited in claim 1, wherein the transaction information includes information pertaining to the use of a credit card by the consumer at the business comprising an identifier for the business and a credit card number of the consumer and the identifier for the business is compared against a list of identifiers of member businesses to determine if the business is the member business and the credit card number is compared against a list of credit card numbers of member consumers to determine if the consumer is the member consumer.

7. The method as recited in claim 6, wherein the information pertaining to the purchase of a good or service by the consumer at the business comprises a day of sale and a time of sale.

8. The method as recited in claim 7 wherein the requirement of the rewards program comprises a specification that a transaction must occur on a predetermined day and the day of sale is compared against the predetermined day to determine if the requirement of the rewards program was met.

9. The method as recited in claim 8 wherein the requirement of the rewards program comprises a specification that a transaction must occur during a predetermined time and that the member consumer make a reservation to transact business during the predetermined time, and the time of sale is compared against the predetermined time and

5   the reservation time to determine if the requirements of the rewards program were met.

10. The method as recited in claim 9, wherein comparing the time of sale to the reservation time comprises examining the time of sale to determine if it falls within a window of time based upon the reservation time.

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11. A method for allowing a restaurant to provide an incentive program to a consumer, the method comprising:

accepting via a network a registration of a consumer, the registration entitling the consumer to benefits of the incentive program, the benefits including a reward for dining

15   at the restaurant on a day specified by the restaurant and a reward for fulfilling a reservation made by the consumer with the restaurant;

allowing the consumer to view information indicative of the benefits of the incentive program; and

accepting via the network real-time changes made by the restaurant to the

20   incentive program whereby the real-time changes in the incentive program are reflected in the information indicative of the benefits of the incentive program viewable by the consumer.

12. The method as recited in claim 11, further comprising the step of accepting via the network the reservation made by the customer with restaurant.

13. The method as recited in claim 11, further comprising the step of applying predetermined rules to resolve conflicts with changes made by the restaurant to the incentive program.

14. The method as recited in claim 11, wherein the network is the Internet.

15. The method as recited in claim 11, wherein the reward for dining on a day specified by the restaurant includes a price discount.

16. The method as recited in claim 11, wherein the reward for fulfilling a reservation made by the customer with the restaurant includes giving to the customer a predetermined number of points that are redeemable for meals at the restaurant.

17. A method for allowing a consumer to receive benefits associated with an incentive program created by a business, the method comprising:

accepting a registration of a consumer entitling the consumer to benefits of the incentive program, the registration including information indicative of a credit card of the consumer;

comparing credit card transactional information gathered when customers perform

transactions at the business with the information indicative of the credit card of the

consumer to determine if the consumer performed a transaction at the business; and

rewarding the consumer in accordance with the benefits of the incentive program

5   if it is determined in the step of comparing that the consumer did perform a transaction at

the business.

18.   A computer-readable media having instructions for determining if a

transaction by a member consumer meets a requirement of a rewards program of a

10   member business, the instructions performing steps comprising:

receiving transaction information including information identifying a consumer,

information identifying a business, and information pertaining to the purchase of a good

or service by the consumer at the business;

determining if the consumer identified in the transaction information is the

15   member consumer;

determining if the business identified in the transaction information is the member

business; and

if it is determined that the consumer is the member consumer and the business is

the member business, determining if the information pertaining to the purchase of a good

20   or service by the consumer at the business meets the requirement of the rewards program

of the member business.

19. The computer-readable media as recited in claim 18, wherein the transaction information includes information pertaining to the use of a credit card by the consumer at the business comprising an identifier for the business and a credit card number of the consumer and the identifier for the business is compared against a list of identifiers of member businesses to determine if the business is the member business and the credit card number is compared against a list of credit card numbers of member consumers to determine if the consumer is the member consumer.

20. The computer-readable media as recited in claim 19, wherein the information pertaining to the purchase of a good or service by the consumer at the business comprises a day of sale and a time of sale.

21. The computer-readable media as recited in claim 20, wherein the requirement of the rewards program comprises a specification that a transaction must occur on a predetermined day and the day of sale is compared against the predetermined day to determine if the requirement of the rewards program was met.

22. The computer-readable media as recited in claim 21, wherein the requirement of the rewards program comprises a specification that a transaction must occur during a predetermined time and that the member consumer make a reservation to transact business during the predetermined time, and the time of sale is compared against the predetermined time and the reservation time to determine if the requirements of the rewards program were met.

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23. The computer-readable media as recited in claim 22, wherein comparing the time of sale to the reservation time comprises examining the time of sale to determine if it falls within a window of time based upon the reservation time.